

**ETHERIFIED CARBAMATE CROSSLINKING AGENTS
AND THEIR USE IN CURABLE COMPOSITIONS,
PARTICULARLY FILM-FORMING COMPOSITIONS**

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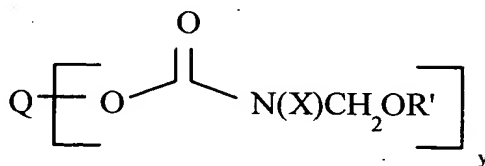
Abstract of the Disclosure

The present invention provides a reaction product of reactants comprising:

- a) a polyisocyanate;
- b) a hydroxyalkyl carbamate;
- 10 c) an aldehyde; and
- d) at least one monohydric alcohol.

Additionally provided is a composition of matter comprising the structure:

(i)



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where Q is a multi-valent organic moiety containing urethane linkages; X is H, -CH₂OH, or -CH₂OR'; R' is an alkyl or aryl group having from 1 to 12 carbon atoms; and y is at least 2. The reaction product described above may have the structure (i).

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The reaction product and composition of matter are suitable for use as crosslinking agents in a variety of curable compositions further comprising at least one polymer having functional groups that are reactive with the crosslinking agent. Such curable compositions may be used as film-forming compositions.

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